

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-15727-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Susan A. Noviello
aka Susan Ann Noviello, aka Susan
Noviello
573 Freehold Rd
Jackson, NJ 08527-4637

Social Security No.:

xxx-xx-3472

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/20/24.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 20, 2024

JAN: dmi

Jeanne Naughton
Clerk

In re:
Susan A. Noviello
Debtor

Case No. 22-15727-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 20, 2024

User: admin
Form ID: 148

Page 1 of 5
Total Noticed: 85

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2024:

Recip ID	Recipient Name and Address
db	Susan A. Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519662754	Capital One, Capital, 1 Financial Corporation 1680 Capital One, Maclean, VA 22101
519662761	Climb, 450 Park Ave, New York, NY 10022-2605
519662773	Danielle Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519662774	David F. Elliott, DMD, 10 S New Prospect Rd Unit 23, Jackson, NJ 08527-1646
519662777	Edward C. Lambert, Esq., 17 Woodspring Ln, Whiting, NJ 08759-2986
519678164	Frank Noviello, 573 Freehold Rd, Jackson, NJ 08527-4637
519678165	Joyce Thompson, 573 Freehold Rd, Jackson, NJ 08527-4637
519662793	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
519662794	+ Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519671893	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 20 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 20 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519662747	Email/PDF: AffirmBKNotifications@resurgent.com	Dec 20 2024 20:47:29	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
519662748	Email/PDF: AffirmBKNotifications@resurgent.com	Dec 20 2024 20:47:29	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St Ste 4, Pittsburgh, PA 15212-5862
519662749	Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 20:47:13	Amex/Bankruptcy, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519662750	+ EDI: CITICORP	Dec 21 2024 01:27:00	Amex/Cbna, PO Box 6789, Sioux Falls, SD 57117-6789
519662751	EDI: BANKAMER	Dec 21 2024 01:26:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
519662752	EDI: BANKAMER	Dec 21 2024 01:26:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
519662753	EDI: CAPITALONE.COM	Dec 21 2024 01:27:00	Cap One, PO Box 31293, Salt Lake City, UT 84131-0293
519662755	EDI: CAPITALONE.COM	Dec 21 2024 01:27:00	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519662757	EDI: CITICORP	Dec 21 2024 01:27:00	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519662756	EDI: CITICORP	Dec 21 2024 01:27:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

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519662758	EDI: CITICORP	Dec 21 2024 01:27:00	Cbna/Home Depot, Citi Cards Private Label Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
519662759	EDI: CITICORP	Dec 21 2024 01:27:00	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519662760	EDI: CITICORP	Dec 21 2024 01:27:00	Citibank/Sears, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519662762	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenity Bank/Mandee, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662763	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenity Bank/Mandee, PO Box 182789, Columbus, OH 43218-2789
519662765	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662764	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenity Bank/the Childrens Place, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662766	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519662767	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
519662768	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
519662769	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519662770	EDI: WFNNB.COM	Dec 21 2024 01:27:00	Comenitycb/ulta Mc, PO Box 182120, Columbus, OH 43218-2120
519662771	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 20 2024 20:58:18	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
519662772	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 20 2024 20:47:21	Cws/cw Nexus, Attn: Card Services, PO Box 9201, Old Bethpage, NY 11804-9001
519662775	EDI: DISCOVER	Dec 21 2024 01:27:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519666453	EDI: DISCOVER	Dec 21 2024 01:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519662776	EDI: DISCOVER	Dec 21 2024 01:27:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519662778	Email/Text: EBNBKNOT@ford.com	Dec 20 2024 20:45:00	Ford Motor Credit Comp, PO Box 542000, Omaha, NE 68154-8000
519662780	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Dec 20 2024 20:45:00	Hyundai Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-0000
519662779	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Dec 20 2024 20:45:00	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
519696278	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Dec 20 2024 20:45:00	Hyundai Lease Titling Trust, P.O. Box 20809, Fountain Valley, CA 92728-0809
519662781	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Dec 20 2024 20:45:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
519662782	EDI: IRS.COM	Dec 21 2024 01:27:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
519704714	EDI: JEFFERSONCAP.COM	Dec 21 2024 01:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617

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519662783	EDI: JEFFERSONCAP.COM	Dec 21 2024 01:27:00	Jefferson Capital Systems, LLC, 16 McLeland Road, St. Cloud, MN 56303-0000
519662784	Email/Text: PBNCNotifications@peritussservices.com	Dec 20 2024 20:43:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519662785	Email/Text: PBNCNotifications@peritussservices.com	Dec 20 2024 20:43:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
519662786	Email/Text: EBNBKNOT@ford.com	Dec 20 2024 20:45:00	Lincoln Automotive Fin, Attn: Bankrutcy, PO Box 54200, Omaha, NE 68154-8000
519678893	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 20 2024 20:46:51	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519662787	^ MEBN	Dec 20 2024 20:38:53	Macy's, PO Box 71361, Philadelphia, PA 19176-1361
519662788	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 20 2024 20:46:50	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519662789	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 20 2024 20:57:54	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519709833	EDI: PRA.COM	Dec 21 2024 01:27:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519709158	EDI: PRA.COM	Dec 21 2024 01:27:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519662790	EDI: SYNC	Dec 21 2024 01:26:00	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
519662791	Email/Text: pcabkt@phillips-cohen.com	Dec 20 2024 20:44:00	Phillips & Cohen, 1002 Justison St, Wilmington, DE 19801-5148
519662792	EDI: PRA.COM	Dec 21 2024 01:27:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
519707947	EDI: Q3G.COM	Dec 21 2024 01:27:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519668123	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 20 2024 20:45:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519662796	Email/Text: enotifications@santanderconsumerusa.com	Dec 20 2024 20:45:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
519662795	Email/Text: enotifications@santanderconsumerusa.com	Dec 20 2024 20:45:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
519662797	EDI: CITICORP	Dec 21 2024 01:27:00	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519662798	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/Amer Eagle, PO Box 965005, Orlando, FL 32896-5005
519662801	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
519662804	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/Toys R US, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662806	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
519662799	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
519662800	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/lowes, PO Box 956005, Orlando, FL 32801
519662802	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/oldn, PO Box 965005, Orlando, FL

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			32896-5005
519662803	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/tjx Cos, PO Box 965015, Orlando, FL 32896-5015
519662805	EDI: SYNC	Dec 21 2024 01:26:00	Syncb/toysrus, PO Box 965005, Orlando, FL 32896-5005
519662807	EDI: SYNC	Dec 21 2024 01:26:00	Syncg/gap, PO Box 965005, Orlando, FL 32896-5005
519662808	EDI: SYNC	Dec 21 2024 01:26:00	Synchrony Bank, PO Box 530938, Atlanta, GA 30353-0938
519663926	^ MEBN	Dec 20 2024 20:38:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519662809	EDI: SYNC	Dec 21 2024 01:26:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662810	EDI: SYNC	Dec 21 2024 01:26:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662811	EDI: SYNC	Dec 21 2024 01:26:00	Synchrony Bank/Jcpenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662812	EDI: SYNC	Dec 21 2024 01:26:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662813	EDI: SYNC	Dec 21 2024 01:26:00	Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
519662814	EDI: SYNC	Dec 21 2024 01:26:00	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519662815	EDI: WTRRN BANK.COM	Dec 21 2024 01:27:00	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
519662816	EDI: WTRRN BANK.COM	Dec 21 2024 01:27:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 74

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2024 at the address(es) listed

District/off: 0312-3

User: admin

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Date Rcvd: Dec 20, 2024

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below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Susan A. Noviello bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5